

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

DEBORAH J. FULLER

Debtor(s)

Case No. 19-10599JCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/12/2019.
- 2) The plan was confirmed on 07/31/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/04/2019, 09/29/2020, 10/08/2020, 11/30/2020, 04/07/2022, 02/21/2023, 03/15/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/12/2022, 01/09/2023, 02/16/2024.
- 5) The case was completed on 08/14/2024.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,451.00.
- 10) Amount of unsecured claims discharged without full payment: \$81,529.40.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$121,450.98
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$121,450.98

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$7,810.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,399.23
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$14,209.23

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACL LABS	Unsecured	0.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	617.00	0.00	0.00	0.00	0.00
CAVALRY SPV I LLC ASSIGNEE OF SP	Unsecured	2,968.00	2,641.73	2,641.73	0.00	0.00
CHASE CARD SERVICES**	Unsecured	774.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	1,070.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	215.00	NA	NA	0.00	0.00
CONDUENT FORT RANGE BANK++	Unsecured	0.00	NA	NA	0.00	0.00
ERIE COUNTY TAX CLAIM BUREAU*	Secured	2,580.24	2,735.61	2,735.61	2,735.61	899.97
FIRST FEDERAL CREDIT CONTROL	Unsecured	830.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	716.00	NA	NA	0.00	0.00
FORTIS	Unsecured	67,141.00	67,488.52	67,488.52	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	43,584.58	7,450.00	7,450.00	7,450.00	1,364.13
INTERNAL REVENUE SERVICE*	Priority	0.00	6,630.11	6,630.11	6,630.11	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	57,685.18	57,685.18	0.00	0.00
MIDLAND FUNDING	Unsecured	754.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	654.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	96.91	96.91	96.91	0.00
PA DEPARTMENT OF REVENUE*	Secured	4,287.70	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	15,389.63	15,389.63	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	0.00	0.00	0.00	0.00
PERTH PROPERTIES LLC	Secured	126,241.00	128,611.71	0.00	55,670.58	0.00
PERTH PROPERTIES LLC	Secured	0.00	32,394.44	32,394.44	32,394.44	0.00
PLAIN GREEN LOANS LLC*	Unsecured	613.00	NA	NA	0.00	0.00
ST VINCENT HOSPITAL	Unsecured	0.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	186.86	186.86	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	17,523.00	17,674.01	17,674.01	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$55,670.58	\$0.00
Mortgage Arrearage	\$32,394.44	\$32,394.44	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$10,185.61	\$10,185.61	\$2,264.10
TOTAL SECURED:	\$42,580.05	\$98,250.63	\$2,264.10
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,727.02	\$6,727.02	\$0.00
TOTAL PRIORITY:	\$6,727.02	\$6,727.02	\$0.00
GENERAL UNSECURED PAYMENTS:	\$161,065.93	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$14,209.23</u>
Disbursements to Creditors	<u>\$107,241.75</u>
TOTAL DISBURSEMENTS :	<u>\$121,450.98</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/18/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.